

Kentucky Office of Insurance

Instructions for ICARE Program Data Reporting

General Instructions: Beginning January 20, 2007 and **monthly** thereafter, an ICARE Program participating insurer is required to report items A through I identified below to the Office of Insurance in an electronic or written format pursuant to 806 KAR 17:555, Section 5(3)(4). Additionally, beginning December 31, 2007 and **annually** thereafter, an ICARE Program participating insurer is required to report item J identified below to the Office of Insurance in an electronic or written format pursuant to 806 KAR 17:555, Section 5(5). To submit an electronic report, you are advised to contact the ICARE Program at 877-422-7307. Written reports may be submitted to the **Kentucky Office of Insurance, ICARE Program, P.O. Box 2600, 46 Mill Creek Park, Frankfort, KY 40602.**

Insurer information- Columns A and B- Complete these columns prior to entering employer group data in columns C through J.

A. **Name of Insurer:** Enter the insurer's Name.

B. **NAIC # of Insurer:** Enter the insurer's 5-digit NAIC number.

Employer Group information-Columns B through I-

C. **ICARE ID #:** Enter the ICARE identification number assigned by the Office of Insurance to the employer group upon enrollment in the ICARE Program.

D. **Name of Employer Group:** Enter the legal name of the ICARE Program Participating Employer Group.

E. **Name of Qualified Health Benefit Plan:** Enter the name of the Qualified Health Benefit Plan (s) under which ICARE Program Eligible Employees are covered.

F. **Month of Coverage:** Enter the month (MM/YYYY) of coverage for which premium payment(s) for this monthly reporting period were received. This should include the month (s) for which premiums were paid during a grace period and not included in the prior reporting period. NOTE: If more than one month of premium is received for an employer group, use a different row for each month of coverage reported.

G. **Average Monthly Premium of Employee:** Enter the average monthly premium paid per eligible employee for the reporting month. This amount should be determined by dividing the total premium paid by the employer group for the reporting month by the number of eligible employees (Example: \$100.00 would be entered if the employer's total premium payment for the reporting month is \$1000.00 and the employer has 10 eligible employees.).

H. **Number of Eligible Employees:** Enter the total number of employees who are currently enrolled in the employer-sponsored health benefit plan and who are Eligible Employees under the ICARE Program. NOTE: "Eligible employees" under the ICARE

Program do not include:

- (a) Any employee who has attained age 65;
- (b) Any employee who is Medicare eligible; or
- (c) Any employee who does not meet eligibility requirements for participation in the employer-sponsored health benefit plan.

I. **Termination Date, if Applicable:** If the ICARE Program Participating Employer Group is terminated from coverage under a Qualified Health Benefit Plan, enter the date (MM/DD/YYYY) that the employer group is terminated.

J. **Average Annual Premium of Employer Group:** For currently participating employer groups, enter the employer group's total premium collected since the ICARE Program enrollment date divided by the number of years, including partial years, the employer group has been enrolled in the ICARE program. This column must be completed prior to February 1 for the previous calendar year.

For example, if an insurer was calculating the average annual premium of an employer group as of December 2008 and the employer group's ICARE Program enrollment date was July 1, 2007, the insurer should find the total sum of the employer group's 18 months of premium (since July 1, 2007 through December 2008 is 18 months). Therefore, if the employer group's monthly premium was \$1,000 from July 1, 2007 to June 31, 2008 and \$900 from July 1, 2008 to December 31, 2008, then the total sum of the employer group's premium would be \$17,400. This total premium would be divided by 1.5, which is the number of years that the employer group has been enrolled in the ICARE Program. In this example \$11,600 would be reported as the "Average Annual Premium of the Employer Group".